

## CONFIRMATION OF BENEFITS



Flora Tarcila E Apelo  
140 Mirror Court  
Patterson, CA 95363

Plan Number: 250613RTL0987

Application Date: 06/13/2025

Issue Date: 06/13/2025

Initial Deposit Date: 06/5/2025

Plan: Worldwide Trip Protector Deluxe

Underwriter: United States Fire Insurance  
Company

Agency: Travel Insured International

### SCHEDULE

Departure Date: 09/8/2025 Return Date: 09/28/2025 Term: 21 Days Destination: United Kingdom,  
France, Belgium

### BENEFITS AND MAXIMUM BENEFIT AMOUNTS

Planholders	Benefits	Maximum Benefit Amount	Paid Date	Plan Cost
Flora Tarcila E Apelo	Base Plan	\$1,400.00	6/13/2025	\$98.00
Flora Tarcila E Apelo	Optional Cancel & Interrupt For Any Reason		6/13/2025	\$45.00

**TOTAL COST:** \$143.00

If changes are made to your trip cost, please contact us immediately at **1-855-752-8303** in order to maintain full coverage and continue eligibility for time sensitive benefits. Benefits affected may include, but are not limited to, the pre-existing condition exclusion waiver.

# CONFIRMATION OF BENEFITS

**Plan Number:** 250613RTL0987

BENEFITS	MAXIMUM BENEFIT AMOUNT
Trip Cancellation	up to 100% of the non-refundable insured Trip Cost
Trip Interruption	up to 150% of the non-refundable insured Trip Cost
Trip Delay	\$1,500 (up to \$150/day - 6 hours)
Single Supplement	Included
Missed Connection	up to \$750 (3 hours)
Medical Evacuation & Repatriation	up to \$500,000
Political/Security Evac & Natural Disaster Evac	up to \$50,000
Baggage & Personal Effects	up to \$1,500
Baggage Delay	up to \$500 (6 hours)
Accident & Sickness Medical Expense	up to \$250,000
24 Hour Other Than Air Flight AD&D	up to \$10,000
Optional Cancel and Interrupt For Any Reason	up to 75% of the non-refundable insured Trip Cost (Must be purchased within Time Sensitive Period.)


\* Trip Cancellation and Interruption are up to the lesser of the Trip Cost paid or the maximum benefit amount of coverage on Your confirmation of coverage.

\*\* Baggage and Personal Effects has a per article limit of \$250. There is a combined maximum limit of \$500 for valuables.

The Optional Upgrade Benefit(s) are applicable only when specifically requested on the enrollment document(s) and You have paid the additional plan cost and the purchase is confirmed on Your confirmation of benefits.

Trip Cancellation is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

Traveler	Beneficiary	Percent
Flora Tarcila E Apelo	Rene A Apelo	100%

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- Fully review your Plan Document.
  - Take this Confirmation of Benefits with you on your trip.
  - Obtain receipts/documents for all expenses related to medical care, travel delay, trip interruption, and baggage delay or loss.

## Plan Number: 250613RTL0987

You are only eligible for the benefits described in the Plan Document as long as the appropriate plan cost has been paid and is so indicated on the first page of this form.

### What to do in case of a claim:

1. Notify your Travel Advisor, Tour Operator or Cruise Line if you must cancel your trip.
2. Report your claim to Travel Insured by calling the number below or visiting [www.travelinsured.com](http://www.travelinsured.com).
3. Complete the claims forms that we forward to you and provide additional documents as indicated.

**Trip Cancellation/Interruption:** Take immediate steps to minimize your loss. Comply with all notification requirements that may be specified by the Tour Operator, Airline, or Cruise Line. Return with the claim form a copy of the brochure that describes your tour, copies of paid checks, invoices and any unused tour or travel documents. In case of an interruption claim, include the passenger's copy of the old and new transportation tickets. If you are prevented from taking your trip due to sickness or injury, you should obtain medical care immediately. We require a certification by the treating physician at the time of sickness or injury that medically imposed restrictions prevented your participation in the trip.

**Emergency Medical Evacuation & Repatriation:** If you are on your trip and you require medical evacuation or medical assistance to return home or to a hospital near your home, you must immediately call the assistance company at the number shown below. These services must be pre-authorized.

**Missed Connection:** Obtain receipts verifying extra incurred expenses for transportation (such as airline tickets) to return to final destination.

**Travel Delay:** If your trip is interrupted or delayed, we need verification of the cause, the number of hours of the delay, and receipts for additional expenses.

**Medical:** Obtain receipts and a letter from the service provider stating the amount paid and listing the diagnosis and treatment.

**Baggage:** Report the loss, theft, or damage immediately to either hotel management, tour guide, transportation official or local police and obtain a written statement of loss from them.

Travel insurance in your travel protection plan is underwritten by United States Fire Insurance Company. Travel Insured International is the administrator for the travel insurance coverages in your travel protection plan and is acting on behalf of United States Fire Insurance Company. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions.



### Plan and Claims Questions

Travel Insured International  
P.O. Box 6503  
Glastonbury, CT 06033-6503  
1-800-243-3174  
Weekdays 8:00 AM – 6:00 PM ET  
[www.travelinsured.com](http://www.travelinsured.com)

### Non-Insurance Travel Assistance and Emergency Services

1-800-494-9907 Toll-Free U.S. and Canada (24/7)  
1-603-328-1707 Collect (24/7)

This Confirmation of Benefits and the Plan Document describe the benefits, terms, and conditions of your Plan. **Please fully review your Plan Document and take this Confirmation of Benefits with you on your trip so you have access to your plan number, emergency phone numbers, and coverage details at all times.**

Plan Number: 250613RTL0987

Date Plan Purchased: 06/13/2025

Departure Date: 09/8/2025

Return Date: 09/28/2025

Destination: United Kingdom, France, Belgium



To whom it may concern:

This letter confirms that the following travelers have coverage under one of our travel protection plans:  
Flora Tarcila E Apelo

We provide coverage worldwide for the coverage listed below, including Accident and Sickness Medical Expenses, and Emergency Medical Evacuation, Medical Repatriation and Repatriation of Remains. There is no deductible for medical expenses.

**COVID:** COVID is considered an illness and treated the same as any illness would be under the Sickness coverage in the plan and subject to all the plan provisions. The plan offers benefits for accident & sickness and emergency medical evacuation coverage and provided all terms and conditions of the plan are met, there would be coverage for COVID related illness. This is not a guarantee of claim payment and would be subject to a complete review.

Enclosed are the Confirmation of Benefits and Plan Document, which include the provisions, limitations and exclusions that apply.

Sincerely,  
Travel Insured International

#### BENEFITS

#### MAXIMUM BENEFIT AMOUNT

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